

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Darrell E. Fuller, Sr.
 Debtor

Case No. 17-14684-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db
 13949385 +Darrell E. Fuller, Sr., 1129 Atwood Road, Philadelphia, PA 19151-3108
 +Gregg L. Morris, Esq. Patenaude & Felix, 501 Cororate Drive, Southointe Suite 205,
 Cannonsburg, PA 15317-8584
 13949386 +Northland Group Inc., P.O. BOX 390905, Minneapolis, MN 55439, Mail Code C 55439-0905
 13949387 +Priscilla Fuller, 1129 Atwood Road, Philadelphia, PA 19151-3108
 13949388 Quicken Loans, Attn. Client Relations, P.O. Box 442359, Detroit, MI 48244-2359
 13949389 +Stellar Rcovery, for Comcast, Dept. 132118, P.O. Box 1259, Oaks, PA 19456-1259

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Oct 28 2017 01:27:11 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:26:34
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 28 2017 01:27:06 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13949383 EDI: CITICORP.COM Oct 28 2017 01:23:00 CitiBank USA, Bankruptcy Recovery Department,
 P.O. Box 20363, Kansas City MO 64193
 13949382 +EDI: CAPITALONE.COM Oct 28 2017 01:23:00 Capital One Bank (USA, N.A., P.O. Box 30285,
 Salt Lake City UT 84130-0285
 13949759 +EDI: PRA.COM Oct 28 2017 01:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13949391 EDI: RMSC.COM Oct 28 2017 01:23:00 Synchrony Bank, P.O os 965060, Orlando FL 32896-5060
 13949390 EDI: RMSC.COM Oct 28 2017 01:23:00 Synchrony Bank, Attn: Bankruptcy Dept., 965060,
 Orlando, FL 32896-5060
 13949392 EDI: RMSC.COM Oct 28 2017 01:23:00 Synchrony Bank, P.O. Box 965060,
 Orlando FL 32896-5060
 13949393 EDI: RMSC.COM Oct 28 2017 01:23:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 P.O. Box 965061, Orlando, FL 32896-5061

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13949384* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: CitiBank USA, Bankruptcy Recovery Department, P.O Box 20363,
 Kansas City MO 64195)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

BRUCE ROBERT KAY on behalf of Debtor Darrell E. Fuller, Sr. bruce.kay@verizon.net
 CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfbis.com
 MATTEO SAMUEL WEINER on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Darrell E. Fuller Sr.</u>	Social Security number or ITIN	xxx-xx-2022
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	_____	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-14684-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Darrell E. Fuller Sr.

10/26/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.